



Life Status Change Event Guidelines Medical, Dental & Vision Insurance

Please note that because of the contracts Wayne State University has with the medical insurance carriers, the department of Benefits & Wellness must strictly administer these enrollment and termination limits. To add a dependent during a Life Status Change Event, remember to submit a Life Status Change/Benefit Termination Form and an Employee Benefit Enrollment/Change Form. To terminate dependents during a Life Status Change Event, submit a Life Status Change/Benefit Termination Form. Remember, [supporting documentation is required.](#)

Event	Time Limit To Enroll/Cancel	When & How Effective	Documents Required	Consequences of Missing Time Limit
Newly hired employees and their dependents	30 days from date of hire.	First of the month following date of hire or first of the month if date of hire is on the first of the month. Forms must be received by HR Service Center within 30 days of date of hire.	Employee Benefit Enrollment/Change Form. Current year tax return (showing marital status) Birth certificate (children only)	Only BCBS and HAP are available. Coverage is effective the first of the month following a 90-day waiting period which begins the date enrollment forms are received by HR Service Center. Employee Premiums will be paid on a post-tax basis.
Loss of coverage including those needing coverage due to divorce or spouse's loss of benefits	30 days from loss of coverage.	First of the month following loss of coverage date or if loss of coverage date is on the first of the month, the loss of coverage date. Forms must be received by HR Service Center within 30 days of loss of coverage.	Employee Benefit Enrollment/Change Form. Life Status Change/Benefit Termination Form. Divorce decree. Current year tax return (showing marital status).	Only BCBS and HAP are available. Coverage is effective the first of the month following a 90-day waiting period which begins the date enrollment forms are received by HR Service Center. Employee Premiums will be paid on a post-tax basis.
Acquiring a new dependent • Newborn Child • Adoption/Pending Adoption • Spouse after new marriage • Other eligible person after new partnership	30 days from date of birth, adoption, date of marriage or partnership.	Date of birth, adoption or placement if enrollment forms are received by HR Service Center within 30 days of birth/adoption/ placement. Date of marriage or partnership if forms are received by HR Service Center within 30 days of marriage or partnership.	Employee Benefit Enrollment/Change Form. Life Status Change/Benefit Termination Form. Court documents indicating placement has been made and/or adoption is final. Birth certificate. Marriage license. Proof of shared residence & financial responsibilities.	Only BCBS and HAP are available (if enrolled in BCBS or HAP). Coverage is effective the first of the month following a 90-day waiting period which begins the date enrollment forms are received by HR Service Center. Employee Premiums will be paid on a post-tax basis.

<p>Acquiring a child by legal guardianship</p>	<p>30 days from date of guardianship.</p>	<p>Date of guardianship if enrollment forms are received by HR Service Center within 30 days of guardianship.</p> <p>Cannot change carriers at this point.</p>	<p>Employee Benefit Enrollment/Change Form.</p> <p>Court documents indicating guardianship.</p> <p>Life Status Change/Benefit Termination Form.</p>	<p>Only BCBS and HAP are available (if enrolled in BCBS or HAP).</p> <p>Coverage is effective the first of the month following a 90-day waiting period which begins the date enrollment forms are received by HR Service Center.</p> <p>Employee Premiums will be paid on a post-tax basis.</p>
<p>Acquiring a principally supported child. (Subject to eligibility guidelines)</p>	<p>30 days from date the eligibility requirement is satisfied (9 months for BCBS and 6 months for other carriers) or during open enrollment if eligibility requirement has been satisfied.</p>	<p>First of the month following date eligibility requirements are met.</p> <p>January 1 if enrolled during open enrollment.</p> <p>Forms must be received by HR Service Center within 30 days of date of eligibility.</p>	<p>Employee Benefit Enrollment/Change Form.</p> <p>Current year tax return showing child as a dependent or verification of support.</p> <p>Life Status Change/Benefit Termination Form.</p>	<p>Only BCBS and HAP are available (if enrolled in BCBS or HAP).</p> <p>Coverage is effective the first of the month following a 90-day waiting period which begins the date enrollment forms are received by HR Service Center.</p> <p>Employee Premiums will be paid on a post-tax basis.</p>
<p>Acquiring sponsored dependents and senior riders. (Subject to eligibility guidelines)</p>	<p>Only during open enrollment, or if coverage is HAP any time during the year.</p>	<p>First of month following a 90-day waiting period for HAP subscribers; January 1 if enrolled during open enrollment.</p>	<p>Employee Benefit Enrollment/Change Form.</p> <p>Sponsored Dependent/ Senior Rider application.</p> <p>Most recent tax return showing dependent claimed as dependent.</p>	<p>Only HAP is available (if enrolled in HAP).</p> <p>Coverage is effective the first of the month following a 90-day waiting period which begins the date enrollment forms are received by HR Service Center.</p> <p>Employee Premiums will be paid on a post-tax basis if outside open enrollment.</p>
<p>Eligible dependent moves to United States or the plan service area</p>	<p>30 days from the date of the individual's arrival within the United States or the plan service area.</p>	<p>Date of arrival if enrollment forms are received by HR Service Center within 30 days of arrival.</p>	<p>Employee Benefit Enrollment/Change Form.</p> <p>Marriage license.</p> <p>Copy of visa and passport with date of entry stamp.</p> <p>Life Status Change/Benefit Termination Form.</p> <p>Out of State Driver License/ID and new In-state ID.</p>	<p>Only BCBS and HAP are available (if currently enrolled in BCBS or HAP).</p> <p>Coverage is effective the first of the month following a 90-day waiting period which begins the date enrollment forms are received by HR Service Center.</p> <p>Employee Premiums will be paid on a post-tax basis.</p>

<p>Divorce or Termination of Partnership.</p> <p>Death of a dependent</p> <p>Dependent's loss of eligibility</p>	<p>30 days from date of final divorce, termination of partnership or loss of eligibility.</p>	<p>End of the month following divorce or partnership.</p> <p>End of the month following death.</p> <p>End of the month following loss of dependency.</p>	<p>Employee Benefit Enrollment/Change Form.</p> <p>Divorce decree.</p> <p>Death certificate.</p> <p>Life Status Change/Benefit Termination Form.</p>	<p>Premiums cannot be refunded retroactively.</p> <p>Premiums deducted for coverage will not be refunded.</p>
<p>Return from leave or layoff to an active eligible appointment</p> <p>Reappointment within 30 days of original termination</p>	<p>Within 30 days of your official return date notify the HR Service Center.</p>	<p>Benefits resume on the 1st of the month following your return to work in an eligible appointment.</p>	<p>Employee Benefit Enrollment/Change Form.</p>	<p>Only BCBS and HAP are available (if currently enrolled in BCBS or HAP).</p> <p>Coverage is effective the first of the month following a 90-day waiting period which begins the date enrollment forms are received by HR Service Center.</p> <p>Employee Premiums will be paid on a post-tax basis.</p>
<p>You experience a family status change during your leave of absence, layoff or termination</p>	<p>30 days after return if you did not continue coverage during your absence, or 30 days from the date of event if you continued your coverage during your leave, layoff, or termination.</p>	<p>Necessary forms received by the HR Service Center.</p>	<p>Employee Benefit Enrollment/Change Form.</p> <p>Life Status Change/Benefit Termination Form.</p> <p>Marriage license.</p> <p>Birth certificate.</p> <p>Divorce decree.</p>	<p>Wait until next open enrollment to make a change. If coverage is BCBS or HAP, coverage is effective the first of the month following 90-day waiting period which begins the date enrollment forms are received by HR Service Center.</p>